

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: KEITH CHARLES STUART	§	Case No. 5:15-bk-03163
HELENE CARRIE STUART	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/27/2015.
- 2) The plan was confirmed on 01/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 08/22/2018.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,786.00.
- 10) Amount of unsecured claims discharged without full payment: \$148,806.54.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 29,906.25	
Less amount refunded to debtor(s)	\$ 206.25	
NET RECEIPTS		\$ 29,700.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,761.51	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,761.51
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
COMMONWEALTH OF	Pri	2,921.13	2,931.38	1,764.78	1,764.78	0.00
COMMONWEALTH OF	Sec	0.00	2,931.38	1,211.48	1,211.48	0.00
COMMONWEALTH OF	Uns	0.00	2,931.38	113.35	1.20	0.00
ALLY FINANCIAL	Sec	20,776.62	20,444.37	20,444.37	0.00	0.00
PNC BANK	Uns	8,001.25	8,221.62	8,221.62	86.89	0.00
INTERNAL REVENUE SERVICE	Pri	16,711.98	17,829.88	16,858.28	16,858.28	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	17,829.88	971.60	10.27	0.00
PNC BANK	Sec	296,078.84	303,491.74	303,491.74	0.00	0.00
BERKHEIMER TAX	Pri	930.00	1,890.30	1,890.30	1,890.30	0.00
BLUE MOUNTAIN LAKE CLUB	Sec	1,343.39	1,434.90	1,434.90	1,434.90	0.00
QUANTUM3 GROUP, LLC	Uns	2,011.00	2,251.57	2,251.57	23.80	0.00
BASS & ASSOCIATES, P.C.	Uns	0.00	62,129.56	62,129.56	656.59	0.00
PNC BANK	Uns	8,222.00	NA	NA	0.00	0.00
MERCER TRUST	Sec	19,626.37	NA	NA	0.00	0.00
NEW YORK LIFE	Sec	29,412.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	2,961.00	NA	NA	0.00	0.00
CHASE BANK USA	Uns	7,785.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHASE FREEDOM	Uns	3,057.43	NA	NA	0.00	0.00
CHASE/BANK ONE	Uns	3,660.00	NA	NA	0.00	0.00
FAMILY CARE CENTERS INC	Uns	250.00	NA	NA	0.00	0.00
HOME DEPOT CITIBANK	Uns	5,939.00	NA	NA	0.00	0.00
HSBC	Uns	97,576.61	NA	NA	0.00	0.00
POCONO EMERG PHYSICIANS	Uns	662.00	NA	NA	0.00	0.00
ST BARNABAS MED CTR	Uns	100.00	NA	NA	0.00	0.00
SEARS CITIBANK	Uns	5,234.00	NA	NA	0.00	0.00
HOME DEPORT/CBNA	Uns	4,126.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 303,491.74	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 20,444.37	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,646.38	\$ 2,646.38	\$ 0.00
TOTAL SECURED:	\$ 326,582.49	\$ 2,646.38	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 20,513.36	\$ 20,513.36	\$ 0.00
TOTAL PRIORITY:	\$ 20,513.36	\$ 20,513.36	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 73,687.70	\$ 778.75	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,761.51	
Disbursements to Creditors	\$ 23,938.49	
TOTAL DISBURSEMENTS:		\$ 29,700.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/09/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.